

Fill in this information to identify the case:

Debtor 1 Rolland T. Cheesman

Debtor 2 Deiatra D. Cheesman
(Spouse, if filing)United States Bankruptcy Court for the: Middle District of PACase number 21-01181 MJC**Form 4100R****Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information**Name of Creditor:** Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. **Court claim no. (if known):** 2**Last 4 digits** of any number you use to identify the debtor's account: 7255**Property address:**
156 Melrose Drive
Scotrun, PA 18355**Part 2: Prepetition Default Payments**

Check one:

☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____**Part 3: Postpetition Mortgage Payment**

Check one:

☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 07 / 01 / 2025

☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total postpetition ongoing payments due:	(a)	\$ _____
b. Total fees, charges, expenses, escrow, and costs outstanding:	+ (b)	\$ _____
c. Total. Add lines a and b.	(c)	\$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x/s/ Matthew Fissel

Date 06/10/2025

Matthew Fissel
10 Jun 2025, 09:04:13, EDT

KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 16106
215-627-1322
bkgroup@kmlawgroup.com
Attorney for Creditor

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

**IN RE: Deiatra D. Cheesman aka Deiatra
Dorothy Cheesman aka Deiatra
Cheesman**

**Rolland T. Cheesman III aka
Rolland Cheesman aka Rolland
Cheesman, III aka Rolland Thomas
Cheesman, III aka Rolland T. Cheesman
aka Rolland Thomas Cheesman**

Debtor(s)

**Rocket Mortgage, LLC f/k/a Quicken
Loans, LLC f/k/a Quicken Loans Inc.
Movant**

vs.

**Deiatra D. Cheesman aka Deiatra
Dorothy Cheesman aka Deiatra
Cheesman
Rolland T. Cheesman III aka Rolland
Cheesman aka Rolland Cheesman, III
aka Rolland Thomas Cheesman, III aka
Rolland T. Cheesman aka Rolland
Thomas Cheesman**

Debtor(s)

Jack N. Zaharopoulos,

Trustee

BK NO. 21-01181 MJC

Chapter 13

Related to Claim No. 2

**CERTIFICATE OF SERVICE
RESPONSE TO NOTICE OF FINAL CURE MORTGAGE PAYMENT**

I, Matthew Fissel of KML Law Group, P.C., certify that I am, and at all times hereinafter mentioned was, more than 18 years of age and that on June 11, 2025, I served the above captioned pleading, filed in the proceeding on the parties at the addresses shown below:

Debtor(s)

Deiatra D. Cheesman aka Deiatra Dorothy
Cheesman aka Deiatra Cheesman
156 Melrose Drive
Scotrun, PA 18355

Rolland T. Cheesman III aka Rolland Cheesman aka
Rolland Cheesman, III aka Rolland Thomas Cheesman,
III aka Rolland T. Cheesman aka Rolland Thomas
Cheesman
156 Melrose Drive
Scotrun, PA 18355

Attorney for Debtor(s) (via ECF)
Vincent Rubino, Esq.
712 Monroe Street
P.O. Box 511
Stroudsburg, PA 18360-0511

Trustee (via ECF)
Jack N. Zaharopoulos
8125 Adams Drive, Suite A
Hummelstown, PA 17036

Method of Service: electronic means or first-class mail

Dated: June 11, 2025

/s/ Matthew Fissel
Matthew Fissel
Attorney I.D. 314567
KML Law Group, P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
mfissel@kmlawgroup.com